

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Carl Sturt
Dawn M Sturt
Debtor(s)

Case No. 16-32098

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/07/2016.
- 2) The plan was confirmed on 01/06/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 06/29/2017.
- 5) The case was converted on 07/07/2017.
- 6) Number of months from filing to last payment: 5.
- 7) Number of months case was pending: 9.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$82,995.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$1,048.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$1,048.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$996.64
Court Costs	\$0.00
Trustee Expenses & Compensation	\$51.36
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$1,048.00**

Attorney fees paid and disclosed by debtor: \$690.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BECKET & LEE LLP	Unsecured	1,962.83	2,036.17	2,036.17	0.00	0.00
CAVALRY SPV I LLC	Unsecured	0.00	2,858.75	2,858.75	0.00	0.00
CERASTES LLC	Unsecured	0.00	21,580.38	21,580.38	0.00	0.00
COMENITY CAPITAL BANK	Unsecured	2,781.15	3,050.59	3,050.59	0.00	0.00
COMENITY CAPITAL BANK	Unsecured	2,990.44	2,976.02	2,976.02	0.00	0.00
FIRST NATIONAL BANK OF OMAHA	Unsecured	0.00	3,388.24	3,388.24	0.00	0.00
GREAT LAKES CREDIT UNION	Unsecured	0.00	12,740.50	12,740.50	0.00	0.00
GREAT LAKES CREDIT UNION	Secured	0.00	0.00	0.00	0.00	0.00
GREAT LAKES CREDIT UNION	Secured	0.00	0.00	0.00	0.00	0.00
GREAT LAKES CREDIT UNION	Secured	0.00	0.00	0.00	0.00	0.00
LVNV FUNDING	Unsecured	3,841.30	3,876.30	3,876.30	0.00	0.00
LVNV FUNDING	Unsecured	0.00	3,876.30	3,876.30	0.00	0.00
LVNV FUNDING	Unsecured	NA	3,977.87	3,977.87	0.00	0.00
MIDLAND CREDIT MGMT AGENT FO	Unsecured	2,403.82	2,489.63	2,489.63	0.00	0.00
MIDLAND CREDIT MGMT AGENT FO	Unsecured	2,763.21	2,947.30	2,947.30	0.00	0.00
MIDLAND CREDIT MGMT AGENT FO	Unsecured	5,198.59	5,053.42	5,053.42	0.00	0.00
MIDLAND CREDIT MGMT AGENT FO	Unsecured	4,923.68	5,316.06	5,316.06	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	0.00	3,555.09	3,555.09	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	NA	1,072.80	1,072.80	0.00	0.00
QUICKEN LOANS	Secured	2,805.68	2,805.68	2,805.68	0.00	0.00
QUICKEN LOANS	Secured	0.00	0.00	0.00	0.00	0.00
BEST EGG	Unsecured	2,765.85	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	2,674.51	NA	NA	0.00	0.00
FIRST BANKCARD	Unsecured	3,191.66	NA	NA	0.00	0.00
PAYPAL CREDIT	Unsecured	2,990.44	NA	NA	0.00	0.00
SEARS CREDIT CARDS	Unsecured	956.17	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
US DEPARTMENT OF EDUCATION	Unsecured	44,798.42	45,024.07	45,024.07	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$2,805.68	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$2,805.68	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$125,819.49	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$1,048.00</u>	
Disbursements to Creditors	<u>\$0.00</u>	
TOTAL DISBURSEMENTS :		<u>\$1,048.00</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 07/21/2017

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.